

**Information to identify the case:**

Debtor 1	<u>Howard L. Porterfield Jr.</u>	Social Security number or ITIN	xxx-xx-9179
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Janet S. Porterfield</u>	Social Security number or ITIN	xxx-xx-0276
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-11037-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Howard L. Porterfield Jr.

Janet S. Porterfield

1/13/25

**By the court:** John C. Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Howard L. Porterfield, Jr.  
Janet S. Porterfield  
Debtors

Case No. 19-11037-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jan 13, 2025

Form ID: 3180W

Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Howard L. Porterfield, Jr., Janet S. Porterfield, 13 Williams Drive, West Middlesex, PA 16159-2543
15196681	+ Bayview Loan Servicing, LLC, a Delaware Limited Li, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jan 14 2025 04:57:00	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jan 14 2025 04:57:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ecfbnc@aldridgepите.com	Jan 14 2025 00:10:00	Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ EDI: PRA.COM	Jan 14 2025 04:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Jan 14 2025 00:09:08	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
15139499	+ EDI: GMACFS.COM	Jan 14 2025 04:57:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15166960	EDI: GMACFS.COM	Jan 14 2025 04:57:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004

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15139500	+ EDI: TSYS2	Jan 14 2025 04:57:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15139501	+ EDI: LCIBAYLN	Jan 14 2025 04:57:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15172005	+ EDI: LCIBAYLN	Jan 14 2025 04:57:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15139502	+ EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15155766	EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15166066	Email/PDF: bncnotices@becket-lee.com	Jan 14 2025 00:32:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15139503	+ EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15139505	EDI: CITICORP	Jan 14 2025 04:57:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15172547	EDI: CITICORP	Jan 14 2025 04:57:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15139506	+ EDI: CITICORP	Jan 14 2025 04:57:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
15139507	+ EDI: CITICORP	Jan 14 2025 04:57:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15139508	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139509	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139510	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139511	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139513	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15139512	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15298054	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2025 00:10:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15139514	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 14 2025 00:11:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15139517	EDI: DISCOVER	Jan 14 2025 04:57:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15139516	EDI: CITICORP	Jan 14 2025 04:57:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15172776	EDI: Q3G.COM	Jan 14 2025 04:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15139515	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 14 2025 00:11:00	Department of Education/Nelnet, Attn: Claims, Po

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			Box 82505, Lincoln, NE 68501-2505
15141922	EDI: DISCOVER	Jan 14 2025 04:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15139518	+ Email/Text: EBN@edfinancial.com	Jan 14 2025 00:10:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15171944	EDI: JEFFERSONCAP.COM	Jan 14 2025 04:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15139504	EDI: JPMORGANCHASE	Jan 14 2025 04:57:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15152249	+ Email/Text: RASEBN@raslg.com	Jan 14 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15139519	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 14 2025 00:11:00	KeyBank, 3198 Belmont Avenue, Youngstown, OH 44505-1887
15173728	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 14 2025 00:11:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn Ohio 44144-2338
15139520	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2025 00:09:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15153563	EDI: AGFINANCE.COM	Jan 14 2025 04:57:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15139521	+ EDI: AGFINANCE.COM	Jan 14 2025 04:57:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15139818	^ MEBN	Jan 14 2025 00:07:31	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15166000	EDI: PRA.COM	Jan 14 2025 04:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15139522	+ Email/Text: pennstarfcu@neohio.twcbc.com	Jan 14 2025 00:11:00	Pennstar Fcu, 3735 E State St, Hermitage, PA 16148-3410
15171159	EDI: Q3G.COM	Jan 14 2025 04:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15171160	EDI: Q3G.COM	Jan 14 2025 04:57:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15670256	Email/Text: bknotices@snscc.com	Jan 14 2025 00:12:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
15139523	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139524	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/ Money Sport, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139525	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139526	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139527	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139528	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139529	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139530	+ EDI: SYNC		

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		Jan 14 2025 04:57:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15139531	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15173046	+ Email/Text: bncmail@w-legal.com	Jan 14 2025 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15139533	+ EDI: WTRRN BANK.COM	Jan 14 2025 04:57:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15139532	+ EDI: WTRRN BANK.COM	Jan 14 2025 04:57:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15139534	+ EDI: CITICORP	Jan 14 2025 04:57:00	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
15139535	^ MEBN	Jan 14 2025 00:08:11	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
15495570	^ MEBN	Jan 14 2025 00:07:29	U.S. Bank Trust National Association, 323 5th Street, Eureka, CA. 95501-0305
15171050	Email/Text: BNCnotices@dcmservices.com	Jan 14 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15171053	Email/Text: BNCnotices@dcmservices.com	Jan 14 2025 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15171119	EDI: AIS.COM	Jan 14 2025 04:58:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15139536	+ EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 69

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, A Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC f/k/a Bayview Loan S
cr		U.S. Bank Trust National Association, as Trustee o
cr		U.S. Bank Trust National Association, as Trustee o
15139537	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15139538	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15139539	*+	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15139540	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15167825	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15139541	*+	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15139543	*	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15139544	*+	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
15139545	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15139546	*+	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139547	*+	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139548	*+	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139549	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15139551	*+	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15139550	*+	Comenitycapital/Big Lot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15139552	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15139555	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15139554	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040

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15139553	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15139556	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15139542	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15139557	*+	KeyBank, 3198 Belmont Avenue, Youngstown, OH 44505-1887
15139558	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15139559	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15139560	*+	Pennstar Fcu, 3735 E State St, Hermitage, PA 16148-3410
15139561	*+	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139562	*+	Synchrony Bank/ Money Sport, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139563	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139564	*+	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139565	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15139566	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139567	*+	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139568	*+	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15139569	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15139571	*+	Target, Po Box 673, Minneapolis, MN 55440-0673
15139570	*+	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15139572	*+	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
15139573	*+	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
15139574	*+	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 5 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC, A Delaware Limited Liability Company dcarlon@kmlawgroup.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Treehouse Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Treehouse Series V Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Igloo Series V Trust C/O SN Servicing Corporation bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC, A Delaware Limited Liability Company ecmail@mwc-law.com, mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC ecmail@mwc-law.com, mcohen@mwc-law.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Joint Debtor Janet S. Porterfield rebeka@seelingerlaw.com

Rebeka Seelinger

on behalf of Debtor Howard L. Porterfield Jr. rebeka@seelingerlaw.com

Rebeka Seelinger

on behalf of Plaintiff Janet S. Porterfield rebeka@seelingerlaw.com

Rebeka Seelinger

on behalf of Plaintiff Howard L. Porterfield Jr. rebeka@seelingerlaw.com

Richard J. Bedford

on behalf of Plaintiff Howard L. Porterfield Jr. richard@seelingerlaw.com, rjb8181@gmail.com

Richard J. Bedford

on behalf of Debtor Howard L. Porterfield Jr. richard@seelingerlaw.com, rjb8181@gmail.com

Richard J. Bedford

on behalf of Plaintiff Janet S. Porterfield richard@seelingerlaw.com rjb8181@gmail.com

Richard J. Bedford

on behalf of Joint Debtor Janet S. Porterfield richard@seelingerlaw.com rjb8181@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 16